Case 04-33292 Doc 1 Filed 09/08/04 Entered 09/08/04 15:57:18 Desc Petition Page 1 of 31

(Official Form 1) (12/03)

FORM B1 United States Bankruptcy Court Northern District of Illinois						Voluntary Petition	
Name of Debtor Rooney, Fra	r (if indivi nk Jose p	dual, enter oh	Last, First,	Middle):	······································	All Other Names used by the Join	Last, First, Middle):
All Other Name (include married				ó years		All Other Names used by M Join (include married, maiden, and tra	nt Debtor in the last 6 years de names):
Last four digits (ate all):	c. No. / Com x-xx-0492	iplete EIN o	r other Tax I.D.	No.	Last four digits of Soc. Sec. No. / (if more than one, state all):	Complete EIN or other Tax I.D. No.
Street Address of 11120 S. Tali Chicago, IL 6	of Debtor (man Ave.	(No. & Stree	et, City, Stat	e & Zip Code):		Street Address of Joint Debtor (No	o. & Street, City, State & Zip Code):
County of Resid			ok			County of Residence or of the Principal Place of Business:	
Mailing Address	s of Debto	r (if differe	nt from stre	et address):		Mailing Address of Joint Debtor ((if different from street address):
Location of Prin (if different from							
preceding t	been dom he date of	niciled or hat this petitio	n or for a lo	onger part of si	uch 180 d	f business, or principal assets in the lays than in any other District. Incr. or partnership pending in this	nis District for 180 days immediately s District.
Ty Individual(s ☐ Corporation ☐ Partnership ☐ Other	s) 1	btor (Check	☐ Cor		r	the Petition is F ☐ Chapter 7 ☐ C	ankruptcy Code Under Which Filed (Check one box) Chapter 11
Consumer/l			Check one	*		Full Filing Fee attached	(Check one box)
Chapter ☐ Debtor is a ☐ Debtor is a 11 U.S.C.	small bus	siness as det to be consid	fined in 11				tev Court
Statistical/Admi Debtor esti Debtor esti will be no	mates that mates that	funds will , after any o	be available exempt prop	for distribution	d and adı	cu Filed: 09/08/2000 mi Time: 15:58:37 Debtor: FRANK J Case: 04-33292	ROONEY Fee: 194
Estimated Numb	er of Crec	litors	1-15	16-49 50-99	100-199	Chapter: 13 Rec. Judge: Susan Pie	rson Sonderby 2004 @ 02:30PM
· ·	550,001 to 100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,0 \$50 millio	ConfHrg: 10/28/2	2004 6 18.35
	550,001 to 100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,090,001 to \$10 million	\$10,000,0 \$50 millio	- · · · · · · · · · · · · · · · · · · ·	Hill W Control and a same

(Entered 09/08/04 15:57:18	
Voluntary Petition (This page must be completed and filed in every case)	Naheat Debtor(s): Rooney, Frank Joseph	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addit	ional sheet)
Location Where Filed: - None -	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11. United States Code, understand	ExI (To be completed if debtor is require	· ·
the relief available under each such chapter, and choose to proceed under chapter 7.		hibit B
I request relief in accordance with the chapter of title 11, United States Code, specified in this pertion. X Trank Pooner Signature of Debtor Frank Joseph Rooney	whose debts are pri I, the attorney for the petitioner name that I have informed the petitioner the chapter 7, 11, 12 or 13 of title 11, 12 explained the relief available under 11.	hay [he or she] may proceed under tited States Code, and have
X	Signature of Attorney for Debto	r(s) Date
Signature of Joint Debtor	Arreola, Mario M. 9687938	
Telephone Number*** 773-779-74-6 8-31-04 Date Signature of Attorney	Does the debtor own or have posses a threat of imminent and identifiable safety? Yes, and Exhibit C is attached	harm to public health or
X Signature of Attorney for Debtor(s)	9	orney Petition Preparer
Arreola, Mario M. 9687938 Printed Name of Attorney for Debtor(s) Law Offices of Peter Francis Geraci	I certify that I am a bankruptcy petit: § 110, that I prepared this document provided the debtor with a copy of the	for compensation, and that I have
Firm Name 55 East Monroe St. Suite 3400	Printed Name of Bankruptcy Pe	tition Preparer
Address	Social Security Number (Require	ed by 11 U.S.C.§ 110(c).)
312.332.1800 Fax: 312.332.6354 Telephone Number	Address	
Date Signature of Debtor (Corporation/Partnership)	Names and Social Security num prepared or assisted in preparing	bers of all other individuals who g this document:
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual	If more than one person prepare sheets conforming to the approp X Signature of Bankruptcy Petition	d this document, attach additional riate official form for each person. 1 Preparer
Printed Name of Authorized Individual	Date	
Title of Authorized Individual	A bankruptcy petition preparer's provisions of title 11 and the Fe Procedure may result in fines or	deral Rules of Bankruptcy
Date	U.S.C. § 110; 18 U.S.C. § 156.	

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United States Bankruptcy Court Northern District of Illinois

In re	Frank Joseph Ro	oonev		Case No.	
			Debtor(s)	Chapter	13
	DISC	LOSURE OF COMPI	ENSATION OF ATTO	ORNEY FOR DE	EBTOR(S)
C	ompensation paid to m	. § 329(a) and Bankruptcy Remover the first the first the debtor(s) in contemplation	iling of the petition in bankrup	tcy, or agreed to be pai	the above-named debtor and that d to me, for services rendered or to llows:
	For legal services,	I have agreed to accept		\$	2,700.00
	Prior to the filing of	of this statement I have received	d	\$	0.00
	Balance Due			\$	2,700.00
2. \$	0.00 of the filing	g fee has been paid.			
3. 1	he source of the comp	ensation paid to me was:			
	■ Debtor □	☐ Other (specify):			
4. 7	he source of compensa	ation to be paid to me is:			
	■ Debtor □	☐ Other (specify):			
5. i	■ I have not agreed to	share the above-disclosed con	npensation with any other pers	on unless they are mem	bers and associates of my law firm.
l	☐ I have agreed to she copy of the agreeme	are the above-disclosed compe ent, together with a list of the n	ensation with a person or person ames of the people sharing in t	ons who are not membe the compensation is atta	ers or associates of my law firm. Anched.
a t	 Analysis of the debte Preparation and filing Representation of the [Other provisions as Negotiations reaffirmation 	with secured creditors	dering advice to the debtor in a atement of affairs and plan wh itors and confirmation hearing. to reduce to market valuations as needed; prepar	determining whether to ich may be required; and any adjourned hea e; exemption plann	file a petition in bankruptcy;
7. I	Representat any other a	debtor(s), the above-disclosed to ion of the debtors in any o dversary proceeding. Ro s or any other contested m	lischargeability actions, ju epresentation of the deb	udicial lien avoidand	ces, relief from stay actions or I1 meetings, 722 redemption
-			CERTIFICATION	1	
this ba	inkruptcy proceeding.	ing is a complete statement of	Arreola, Mario	M. 9687936	representation of the debtor(s) in
			55 East Monro Chicago, IL 60	Fax: 312.332.6354	

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In re	Frank Joseph Rooney	Case No	
-	the state of the s	Debtor	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

11120 S. Talman Ave., Chicago, IL 60655 (Debtor's	Fee simple	-	100,000.00	40,000.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Residence)

100,000.00 (Total of this page) Sub-Total >

100,000.00 Total >

continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re	Frank Joseph Rooney	Case No
_	-	Debtor ,

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone clse, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	х	····		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	First	Midwest Bank - checking acct# 0503	-	1,800.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	end ta applia dishe	ehold goods; TV, VCR, recliner, coffee and ables, bedroom set, dining set, small ances, large appliances, pots/pans, s/flatware, washer/dryer, tools, exrecise ment, lawn mower	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6.	Wearing apparel.	Neces	ssary wearing apparel	•	250.00
7.	Furs and jewelry.	Watch	nes	-	10.00
8.	Firearms and sports, photographic, and other hobby equipment.	x			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
			(Tota	Sub-Tota al of this page)	al > 3,060.00

2 continuation sheets attached to the Schedule of Personal Property

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Wife. Debtor's Interest in			Debtor			
Type of Property Description and Location of Property Destor's Interest in Joint, or Community Debtor's Interest interests in Joint, or Community Debtor's Interest interests in Interest interest interests in Interest interest interest interest interest interest interest interest						
issuer. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. Stock and interests in incorporated and unincorporated businesses. Itemize. Itemize. Interests in partnerships or joint ventures. Itemize. Koovernment and corporate bonds and other negotiable and nonnegotiable and nonnegotiable instruments. Accounts receivable. Kalimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. Other liquidated debts owing debtor including tax refunds. Give particulars. Equitable or future interests, life estates, and rights or powers excresisable for the benefit of the debtor other than those listed in Schedule of Real Property. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	Type of Property	O N	Description and Location of Property	Wife, Joint, or	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemptio	
other pension or profit sharing plans. Itemize. 12. Stock and interests in incorporated and unincorporated businesses. Itemize. 13. Interests in partnerships or joint ventures. Itemize. 14. Government and corporate bonds and other negotiable and nonnegotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give particulars. 18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. 9. Contingent and noncontingent interests in estate of a decedent, death benefit plan. life insurance		х				
and unincorporated businesses. Itemize. 13. Interests in partnerships or joint ventures. Itemize. 14. Government and corporate bonds and other negotiable and nonnegotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give particulars. 18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. 9. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	other pension or profit sharing	x				
ventures. Itemize. 4. Government and corporate bonds and other negotiable and nonnegotiable instruments. 5. Accounts receivable. K 6. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 7. Other liquidated debts owing debtor including tax refunds. Give particulars. 8. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. 9. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	and unincorporated businesses.	x				
and other negotiable and nonnegotiable instruments. 15. Accounts receivable. X 16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give particulars. 18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. 9. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance		x				
6. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 7. Other liquidated debts owing debtor including tax refunds. Give particulars. 8. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. 9. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	and other negotiable and	x				
property settlements to which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give particulars. 18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. 9. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	5. Accounts receivable.	x				
including tax refunds. Give particulars. 8. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. 9. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	property settlements to which the debtor is or may be entitled. Give	X				
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. 9. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance	including tax refunds. Give	X				
interests in estate of a decedent, death benefit plan, life insurance	estates, and rights or powers exercisable for the benefit of the debtor other than those listed in	x				
	interests in estate of a decedent, death benefit plan, life insurance	x				
Sub-Total >				Sub Tota	al > 0.00	

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In re	Frank Joseph Rooney	Case No.
	·	

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	x			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		Dodge van Dodge van	-	425.00 825.00
24.	Boats, motors, and accessories.	x			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	x			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

| Sub-Total > 1,250.00 (Total of this page) | Total > 4,310.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re	Frank Joseph Rooney	Case No.
•		Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property 11120 S. Talman Ave., Chicago, IL 60655 (Debtor's Residence)	735 ILCS 5/12-901 735 ILCS 5/12-902	7,500.00 7,500.00	100,000.00
Checking, Savings, or Other Financial Accounts, C First Midwest Bank - checking acct# 0503	Certificates of Deposit 735 ILCS 5/12-1001(b)	1,800.00	1,800.00
Household Goods and Furnishings Household goods; TV, VCR, recliner, coffee and end tables, bedroom set, dining set, small appliances, large appliances, pots/pans, dishes/flatware, washer/dryer, tools, exrecise equipment, lawn mower	735 ILCS 5/12-1001(b)	200.00	1,000.00
Wearing Apparel Necessary wearing apparel	735 ILCS 5/12-1001(a)	250.00	250.00
Furs and Jewelry Watches	735 ILCS 5/12-1001(a)	10.00	10.00
Automobiles, Trucks, Trailers, and Other Vehicles 1992 Dodge van	735 ILCS 5/12-1001(c)	1,200.00	825.00

⁰ continuation sheets attached to Schedule of Property Claimed as Exempt

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Form B6D

In re	Frank Joseph Rooney	Case No	o
_		Debtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box is debios has no esquisit			·					
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W		CONTINGENT	DELLOGICATED	D — ⊗₽ ∪ F W D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.	1		6/01	Т	E			
Creditor #: 1 First Midwest Bank Bankruptcy Department 300 N. Hunt Club Rd. Gurnee, IL 60031		-	Mortgage - First 11120 S. Talman Ave., Chicago, IL 60655 (Debtor's Residence)		D			
	▙	<u> </u>	Value \$ 100,000.00			Н	40,000.00	0.00
Account No.			Value \$ Value \$					
Account No.			Value \$					
0 continuation sheets attached			S (Total of th	ubto iis p		- 1	40,000.00	
			(Report on Summary of Sc.		ota ule		40,000.00	

Form B6E (04/04)

In re	Frank Joseph Rooney	Case No.	
-		Debtor	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee

on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

"Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

and the creditor and may be provided if the debtor chooses to do so. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ☐ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

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F	om	B 6
1	12/01	۲۶.

In re	Frank Joseph Rooney	Case No.	
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C 1 M H		I H		DISPUTED	AMOUNT OF CLAIM
Account No. 4791 0601 1393 5554		Γ	1999-2004	Ŷ	T	١	
Creditor #: 1 Aspire Bankruptcy Department PO Box 105555 Atlanta, GA 30348		-	Credit Card or Credit Use		D		
							2,700.00
Account No. 5291 4924 0788 2832 Creditor #: 2 Capital One Bankruptcy Department PO Box 34631 Seattle, WA 98124-1631		-	1999-2004 Credit Card or Credit Use			 - -	6,700.00
Account No. 5307 5821 6953 0744 Creditor #: 3 Capital One Bankruptcy Department PO Box 34631 Seattle, WA 98124-1631			1999-2004 Credit Card or Credit Use	į			3,300.00
Account No. 4121 7423 3105 3762 Creditor #: 4 Capital One Bankruptcy Department PO Box 34631 Seattle, WA 98124-1631		-	1999-2004 Credit Card or Credit Use				4,100.00
2 continuation sheets attached			[(Total	Sub of this			16,800.00

Form B6F - Cont. (12/03)

In re	Frank Joseph Rooney		Case No.
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	l c	Нп	sband, Wife, Joint, or Community		ī	υĪ	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			N L Q U	SPUTED.	AMOUNT OF CLAIM
Account No.	_		Credit Card or Credit Use	Ι.	١	Ė	-	
Creditor #: 5 CCS Bankruptcy Department 61 W. Utah St., Ste. 63 Las Vegas, NV 89102		-						200.00
Account No. 5458 0012 0190 3766			1999-2004					
Creditor #: 6 Direct Merchant's Bank Bankruptcy Dept. PO Box 21550 Tulsa, OK 74121	ž .	-	Credit Card or Credit Use					
								8,200.00
Account No. 4239 8010 0964 1230 Creditor #: 7 First National Credit Card Attn: Bankruptcy Dept. PO Box 3038 Evansville, IN 47730-3038		-	1999-2004 Credit Card or Credit Use					200.00
Account No. 5178 0073 2306 1499	\neg	T	Credit Card or Credit Use		T			
Creditor #: 8 First Premier Bank Attn: Bankruptcy Dept. PO Box 5524 Sioux Falls, SD 57117-5524		-						100.00
Account No. 85538320	+	t	Credit Card or Credit Use	\dashv	†	\dashv	ᅦ	
Creditor #: 9 Galeria PO Box 241946 Omaha, NE 68124-5946		-						50.00
Sheet no. 1 of 2 sheets attached to Schedule	of			Sul	oto	tal	\neg	8,750.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	of this	; p	age	e)	0,750.00

Form B6F - Cont. (12/03)

In re	Frank Joseph Rooney	Case No	
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

OPENITODIC NAME	Τċ	Hu	sband, Wife, Joint, or Community	T	<u>c I</u>	U	ΡĪ	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	ODEBTOR	L M J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		COZF ZGEZF	N L I QUI DAT	DISPUTED	AMOUNT OF CLAIM
Account No.			Debt Owed		i li	T E D		
Creditor #: 10 Home Protection Plan Bankruptcy Department Miami, FL 33197-9563		-				D.		100.00
Account No.	╂		1999-2004	+	+	+	\dashv	
Creditor #: 11 Household Bank, N.A. Bankruptcy Department PO Box 17051 Baltimore, MD 21297-1051		-	Credit Card or Credit Use					
Balaniere, ind 27207 7001								1,500.00
Account No. 4239 8010 1090 2530 Creditor #: 12 Legacy Visa Bankruptcy Department PO Box 2677 Omaha, NE 68103-2677		-	1999-2004 Credit Card or Credit Use					250.00
Account No. 4361 4505 0072 6395	╀	_	1999-2004	+	+	\dashv	4	
Creditor #: 13 Providian Bankruptcy Department PO Box 66022 Dallas, TX 75266-0022		-	Credit Card or Credit Use					1,800.00
Account No.	T		Credit Card or Credit Use	\top	†	Ť	T	
Creditor #: 14 The Family Buyers Club Bankruptcy Department 7450 W. 52nd Ave., Ste. M248 Arvada, CO 80002		-						50.00
Sheet no. 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u> </u>	1	(Total o		bto s pa		- 1	3,700.00
Colonial Colonia Colonial Colonial Colonial Colo			(Report on Summary of		To	otal	İ	29,250.00

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In re	Frank Joseph Rooney	Case No.			
		Debtor			
	SCHEDULE G. EXECUTORY O	CONTRACTS AND UNEXPIRED LEASES			
Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interested nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessec of a lease Provide the names and complete mailing addresses of all other parties to each lease or contract described.					
NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in schedule of creditors.					
■ Check this box if debtor has no executory contracts or unexpired leases.					
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.			

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In re	Frank Joseph Rooney	Case No.
		Debtor
	SCHEDU	LE H. CODEBTORS
debto repor	or in the schedules of creditors. Include all guarantors and co	r entity, other than a spouse in a joint case, that is also liable on any debts listed by o-signers. In community property states, a married debtor not filing a joint case should schedule. Include all names used by the nondebtor spouse during the six years
	Check this box if debtor has no codebtors.	
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Form	В6
(11/01	11

In re	Frank Joseph Rooney	Case No.	_
-		Debtor	

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE					
	RELATIONSHIP	ĀĢE				
	None.					
Widowed						
Widowed						
EMPLOYMENT:	DEBTOR		SPOUSI	Е		
Occupation Re	tired					
Name of Employer						
How long employed						
Address of Employer						
INCOME: (Estimate of a	yyaraga monthly income)		EBTOR		SPOUSE	
· ·	ges, salary, and commissions (pro rate if not paid monthly			\$	N/A	
	ne	\$ \$		\$ <u></u>	N/A	
			0.00	<u> </u>	N/A	
		\$	0.00	Φ	IN/A	
LESS PAYROLL DE		dr.	0.00	æ	ALIA	
	ocial security	\$	0.00	\$	N/A	
		\$		\$	N/A	
		<u>\$</u>	0.00	\$	N/A	
d. Other (Specify)		\$	0.00	\$	N/A N/A	
SURTOTAL OF PAY	ROLL DEDUCTIONS	\\ \\$	0.00	<u> </u>	N/A	
	TAKE HOME PAY	\$	0.00	<u> </u>	N/A	
		Ψ	0.00	<u> </u>	IVIA	
	ration of business or profession or farm (attach detailed	\$	0.00	\$	N/A	
		\$	0.00	\$	N/A	
• • •		\$	0.00	\$	N/A	
	support payments payable to the debtor for the debtor's us		0.00	Ψ	1477	
	d above	\$	0.00	\$	N/A	
Social security or other go		<u> </u>				
(Specify) Social security		\$	1,005.00	\$	N/A	
		\$	0.00	\$	N/A	
Pension or retirement inco	ome	\$	0.00	\$	N/A	
Other monthly income						
(Specify) Pension		\$	1,404.00	\$	N/A	
		<u> </u>	0.00	<u>\$</u>	N/A	
TOTAL MONTHLY INC	OME	\$	2,409.00	<u> </u>	N/A	
TOTAL COMBINED MC	NTHLY INCOME \$ 2,409.00	(Rep	ort also on Sun	nmary o	f Schedules)	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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United States Bankruptcy Court Northern District of Illinois

In re	Frank Joseph Rooney		Case No.	
-		Debtor		
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	100,000.00		
B - Personal Property	Yes	3	4,310.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		40,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		29,250.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,409.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,927.00
Total Number of Sheets of ALL S	Schedules	14			
	Т	otal Assets	104,310.00		
		•	Total Liabilities	69,250.00	

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n re F	rank Joseph Rooney				Case No		
			Ī	Debtor			
	SCHEDULE J. CUR	RRENT EX	PENDI	TURES OI	FINDIVIDUAL	DEBTOR((S)
	plete this schedule by estimativeekly, quarterly, semi-annual				debtor and the debto	r's family. Pro r	ate any paymen
☐ Check	k this box if a joint petition inditures labeled "Spouse."	s filed and del	otor's spous	e maintains a	separate household.	Complete a sep	arate schedule o
Rent or l	home mortgage payment (incl	ude lot rented	for mobile	home)		\$	450.00
Are real	estate taxes included?	Yes	No	X			
Is proper	ty insurance included?	Yes	No	Χ			
Utilities:	Electricity and heating fuel					\$	225.00
	Water and sewer					\$	40.00
	Telephone					\$	85.00
	Other					\$	0.00
Home m	aintenance (repairs and upkee	p)				\$	0.00
Food						\$	300.00
Clothing						\$	35.00
Laundry	and dry cleaning					\$	30.00
Medical	and dental expenses					\$	50.00
Transpor	tation (not including car payn	nents)				\$	220.00
	on, clubs and entertainment, ne		_				0.00
Charitabl	le contributions					\$	20.00
Insurance	e (not deducted from wages o						
	Homeowner's or renter's						60.00
	Life					:	0.00
	Auto					· · · · · · · · · · · · · · · · · · ·	125.00
	Other						0.00
Taxes (ne	ot deducted from wages or inc (Specify) Property taxe	cluded in home				\$	110.00
Installme	ent payments: (In chapter 12 a						
	Auto					\$	0.00
	101-0				·····		0.00
	Other	-			·····	\$	0.00
Alimony	, maintenance, and support pa	id to others .				\$.	0.00
-	s for support of additional der						0.00
•	expenses from operation of bu						0.00
Other	•	•					145.00
Other_							32.00
	MONTHLY EXPENSES (Rep						1,927.00
L	APTER 12 AND 13 DEBTOR	-		,			
	ne information requested below	v, including wl	nether plan	payments are	to be made bi-weekl	y, monthly, ann	ually, or at som
	ılar interval.				•		
	projected monthly income						_
	projected monthly expenses .						
	s income (A minus B)					482.00	_
D Tatal		aab Mandh	114		W.	400 AA	

(interval)

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United States Bankruptcy Court Northern District of Illinois

In re	Frank Joseph Rooney		Case No.	
		Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 14 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Signature Frank Joseph Rooney

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

United States Bankruptcy Court Northern District of Illinois

In re	Frank Joseph Rooney		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,005.00	2004 social security income (per month)
\$12,000.00	2003 social security income
\$11,500.00	2002 social security income
\$1,404.00	2004 pension income (per month)
\$16,850.00	2003 pension income
\$16.850.00	2002 pension income

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT STILL **OWING**

DATE OF PAYMENT AMOUNT PAID

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND LOCATION DISPOSITION AND CASE NUMBER

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately None preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF SEIZURE

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF

PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

ASSIGNMENT NAME AND ADDRESS OF ASSIGNEE

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately None preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION NAME AND ADDRESS OF COURT OF CUSTODIAN

CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY**

Software Copyright (c) 1996-2003 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

2

Best Case Bankruptcy

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7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION St. Christiana Chicago, IL

RELATIONSHIP TO DEBTOR, IF ANY religious organization

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

2003-04 \$20/month

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF

PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

TAXPAYER

I.D. NO. (EIN) ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING
DATES

NAME I.D. NO. (EIN) ADDRESS NATURE OF BUSINESS DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

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c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS DATE ISSUED

INVENTORY SUPERVISOR

20. Inventories

DATE OF INVENTORY

NAME AND ADDRESS

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

OF STOCK OWNERSHIP

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. None

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, None controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE TITLE

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

ADDRESS DATE OF WITHDRAWAL NAME

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year None immediately preceding the commencement of this case.

DATE OF TERMINATION NAME AND ADDRESS TITLE

23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation None in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY DATE AND PURPOSE OR DESCRIPTION AND OF RECIPIENT.

OF WITHDRAWAL VALUE OF PROPERTY RELATIONSHIP TO DEBTOR

Best Case Bankruptcy

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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date Signature Frank Joseph Roomey Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

7

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 8-31-04

Signature

Frank Joseph Rooney

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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- 1. DEBTS TO A SPOUSE, EX-SPOUSE OR CHILD OF YOURS FOR ALIMONY, MAINTENANCE OR SUPPORT in connection with a separation agreement, divorce decree or court order. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are GENERALLY dischargeable. They are NON-DISCHARGEABLE only if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benfit to you that outweighs the detriment to ex-spouse or
- 2. STUDENT LOANS, TUITION, EDUCATIONAL BENEFITS if government insured loan or owed to non-profit school unless you file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win.
- 3. CO-SIGNERS, JOINT APPLICANTS AND JOINT CARD HOLDERS ARE NOT PROTECTED. Creditors can collect from co-signors and put your bankruptcy on their credit report. You can usually prevent this by continuing to make the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case.
- You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director. (3). You did not wilfully intend to evade the tax.
- (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but no trust fund taxes like the employee's funds or sales tax
- FINES OR PENALTIES OWED TO A GOVERNMENTAL UNIT. Parking & Traffic tickets, building code violations.
- NON-FILING HUSBAND OR WIFE. If you choose to file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses such as medical bills, rent and necessities may be collected from a non-filing spouse. In Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST
- 8. DEBTS WHERE OBJECTION TO DISCHARGE IS SUCCESSFUL Creditors, the Trustee, or the Court, can try to deny you a discharge based on many factors, INCLUDING:
 - a. Income sufficient to pay a percentage of your unsecured debt.
 - b. Failure to keep books and records documenting your financial affairs.
 - c. Luxury purchases or cash advances, either shortly before filing or without intent or ability to repay.
 - d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 - e. BENEFITS OVERPAYMENTS like aid or unemployment if a determination of fraud has been made before or during your bankruptcy
- f. Failure to appear at meetings, court dates, or co-operate with Trustee
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinguent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not protected on Schedule C pursuant to state or federal law is
- taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors. The trustee can also challenge and deny exemptions you claim.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY BEYOND TODAY IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but cannot guarantee that a judge will or will not rule against you. You must accept the risk of a judge ruling against you, as in
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court.

We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to

cooperate with each other in this joint bankruptcy.

17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Aspire
Acct No 4791 0601 1393 5554
Bankruptcy Department
PO Box 105555
Atlanta, GA 30348

Capital One Acct No 5291 4924 0788 2832 Bankruptcy Department PO Box 34631 Seattle, WA 98124-1631

Capital One Acct No 5307 5821 6953 0744 Bankruptcy Department PO Box 34631 Seattle, WA 98124-1631

Capital One Acct No 4121 7423 3105 3762 Bankruptcy Department PO Box 34631 Seattle, WA 98124-1631

CCS
Bankruptcy Department
61 W. Utah St., Ste. 63
Las Vegas, NV 89102

Direct Merchant's Bank Acct No 5458 0012 0190 3766 Bankruptcy Dept. PO Box 21550 Tulsa, OK 74121

First Midwest Bank Bankruptcy Department 300 N. Hunt Club Rd. Gurnee, IL 60031

First National Credit Card Acct No 4239 8010 0964 1230 Attn: Bankruptcy Dept. PO Box 3038 Evansville, IN 47730-3038 First Premier Bank Acct No 5178 0073 2306 1499 Attn: Bankruptcy Dept. PO Box 5524 Sioux Falls, SD 57117-5524

Galeria Acct No 85538320 PO Box 241946 Omaha, NE 68124-5946

Home Protection Plan Bankruptcy Department Miami, FL 33197-9563

Household Bank, N.A. Bankruptcy Department PO Box 17051 Baltimore, MD 21297-1051

Legacy Visa Acct No 4239 8010 1090 2530 Bankruptcy Department PO Box 2677 Omaha, NE 68103-2677

Providian Acct No 4361 4505 0072 6395 Bankruptcy Department PO Box 66022 Dallas, TX 75266-0022

The Family Buyers Club Bankruptcy Department 7450 W. 52nd Ave., Ste. M248 Arvada, CO 80002 Case 04-33292 Doc 1 Filed 09/08/04 Entered 09/08/04 15:57:18 Desc Petition Page 31 of 31

United States Bankruptcy Court Northern District of Illinois

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In re	Frank Joseph Rooney		Case No.	
		Debtor(s)	Chapter 13	
	VER	RIFICATION OF CREDITOR MA	ATRIX	
		Number of (Creditors:	9
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of credito	rs is true and correct to	the best of my
Date:	8-31-04	Frank Joseph Rooney Signature of Debtor	ones_	